HEALTH INSURANCE COMMISSIONER

STATE OF RHODE ISLAND

June 23, 2008

Phil Anderson Director of Regulatory Affairs Oxford Health Plan 48 Monroe Turnpike Trumbull, CT 06611

Re: Projection and Reserve Factors Applicable to UnitedHealthcare of New England and UnitedHealthcare Insurance Company (hereinafter "United") filed June 12, 2008.

Dear Mr. Anderson:

Upon examination of the above-referenced filing and accompanying affordability report, the Office of the Health Insurance Commissioner has determined that the filing should be, and therefore is, approved with the following conditions:

- 1. On May 14, 2008 United presented its Rhode Island provider service plan to the Office. United has begun to implement a thorough review of its provider relations structures, operations and policies, including but not limited to its complaint resolution processes and claims payment systems, for the purpose of developing appropriate short-term and long-term strategies to enhance provider satisfaction with United's operations in Rhode Island. United has already hired additional provider relations personnel who are focused on being out in the provider community to work with physician practices. As a result of its review, United will finalize a plan to implement the strategies it develops and, within 180 days of the date of this letter, will present its final plan and methods for measuring performance of this plan to the Office for review and approval. This will establish an important benchmark for evaluating United's continued progress toward meaningful positive changes in its relationship with the state's provider community.
- 2. Consistent with OHIC Regulation 2, United has agreed to direct resources, including financial contributions, to system-wide improvements in the quality, accessibility and affordability of the state's healthcare system. United has established the Quality and Technology Investment Advisory Committee (QTIAC) to advise the health plan regarding funding of such initiatives. Through QTIAC, United will support collaboratives that it believes would be reasonable and appropriate to help improve the state's healthcare system. United has agreed to provide periodic reports of the QTIAC's submissions, activities and

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program funding to the Office for its review and comment. United's total monetary contributions to all such programs and collaboratives will be proportional to United's fully insured commercial market share. These contributions and directed resources will establish an important benchmark for evaluating United's progress toward contributing to positive changes in the state's healthcare system.

3. The Affordability Plan filed by United as part of this process must be revised. This Office will provide under separate letter additional guidance for United in its revisions. United will then have 30 days from the date of the guidance letter to submit its Affordability Program for review.

If you have any questions, please feel free to call me.

Very truly yours,

Christopher F. Koller

Churtyh 7/6/1

Health Insurance Commissioner

cc: Stephen Farrell